

Certificate Number: 00301-PAM-DE-027718631
Bankruptcy Case Number: 16-02215



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 8, 2016, at 1:35 o'clock AM EDT, MELISSA L PHILLIPS completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 8, 2016 By: /s/Nelly Fernandez

Name: Nelly Fernandez

Title: Bankruptcy Team Lead